

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
Stephen P Thompson  
Debtor

Case No. 16-16305-ref  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
Form ID: 309IPage 1 of 1  
Total Noticed: 21

Date Rcvd: Nov 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2016.

db	+Stephen P Thompson, 15 Seyfert Drive, Birdsboro, PA 19508-8346
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13791138	+Belco Community Credit Union, 449 Eisenhower Blvd, Harrisburg, PA 17111-2301
13791139	+Central Credit Audit, 100 N 3rd Street, Sunbury, PA 17801-2367
13791140	+Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
13791141	+Everbank, 301 West Bay Street, Jacksonville, FL 32202-5180
13791142	+Margaret Gairo Esquire, McCabe Weisburg & Conway, 123 South Broad Street, STE 1400, Philadelphia, PA 19109-1060
13791143	+National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
13812817	+Wilmington Savings Fund Society, FSB, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: ard@ldaklaw.com Nov 18 2016 02:06:17 ANTHONY R. DISTASIO, Linton Distasio Adams, 1720 Mineral Spring Road, P.O. Box 461, Reading, PA 19603-0461
smg	+E-mail/Text: roberts12@dnb.com Nov 18 2016 02:07:09 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 18 2016 02:06:46 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 18 2016 02:07:16 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 18 2016 02:07:02 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13790563	EDI: RECOVERYCORP.COM Nov 18 2016 01:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13791144	EDI: RMSC.COM Nov 18 2016 01:48:00 Sams Club Synchrony Bank, c/o Recovery Management Systems Corporation, 25 SE 2nd Ave, STE 1120, Miami, FL 33131-1605
13790613	EDI: RMSC.COM Nov 18 2016 01:48:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 8

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2016 at the address(es) listed below:

ANTHONY R. DISTASIO	on behalf of Debtor Stephen P Thompson ard@ldaklaw.com
FREDERICK L. REIGLE	ecfmail@fredreiglech13.com, ecf_frp@trustee13.com
JOSHUA ISAAC GOLDMAN	on behalf of Creditor Wilmington Savings Fund Society, FSB bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	Stephen P Thompson	Social Security number or ITIN xxx-xx-6330
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 9/8/16
Case number: 16-16305-ref		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Stephen P Thompson	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	15 Seyfert Drive Birdsboro, PA 19508	
<b>4. Debtor's attorney</b> Name and address	ANTHONY R. DISTASIO Linton Distasio Adams 1720 Mineral Spring Road P.O. Box 461 Reading, PA 19603-0461	Contact phone (610) 374-7320 Email: <a href="mailto:ard@ldaklaw.com">ard@ldaklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreiglech13.com">ecfmail@fredreiglech13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office -- <u>8:30 A.M. to 5:00 P.M.</u> <u>8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040 Date: 11/17/16

**For more information, see page 2**

Debtor Stephen P Thompson

Case number 16-16305-ref

<b>7. Meeting of creditors</b>	<b>December 20, 2016 at 1:30 PM</b>	<b>Location:</b> <b>2901 St. Lawrence Ave, Reading, PA 19606</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 2/18/17</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 3/20/17</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 3/7/17</b>
<p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
	<b>Deadline to object to exemptions:</b>	<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$300.00 per month for 60 months. The hearing on confirmation will be held on: <b>1/26/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	